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Serial No: 10/076,205

Attorney Docket No: 10251-059

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application of : Steven R. Selesny, et al.  
Serial No. : 10/076,205  
Filing Date : February 14, 2002  
Entitled : RISK INSURANCE FINANCIAL  
PRODUCT AND METHOD  
Group Art Unit : 2166

SUPPLEMENTAL  
INFORMATION  
DISCLOSURE  
STATEMENT

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Assistant Commissioner for Patents  
Washington, D.C. 20231

I hereby certify that this paper is being deposited this date with the U.S. Postal Service as first class mail addressed to the Assistant Commissioner for Patents, Washington, D.C. 20231.

Silvia Salvadori

Name of person signing the certification

Silvia Salvadori  
Signature

September 27, 2002  
Date

Sir:

Pursuant to 37 C.F.R. § 1.56, Applicants submit herewith a copy of the International Search Report, a PTO-1449 form and copies of the references listed thereon. The International Search Report issued in connection with a patent application that is a counterpart of the above-identified U.S. patent application.

It is requested that the references cited in the accompanying PTO-1449 form be considered herein. This Supplemental Information Disclosure Statement is filed before the filing of a first Office Action on the merits, and each item of information contained in

Serial No.: 10/076,205

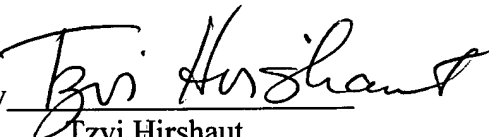
Attorney Docket No.: 10251-059

this Supplemental Information Disclosure Statement was first cited in the International Search Report issued by the International Searching Authority in a counterpart application of the above-identified U.S. application not more than three months prior to the filing of this Supplemental Information Disclosure Statement, as evidenced by the mailing date of September 12, 2002, appearing on the International Search Report. Therefore no fee is required. If any fee is due, please charge Deposit Account 16-2500.

Respectfully submitted  
PROSKAUER ROSE LLP  
Attorneys for the Applicant(s)

Date: September 27, 2002

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Enclosures: International Search Report; PTO-1449; 5 References